of Interest.
HOW INTERST IS COMPUTED. The reason such liberal interest is paid is to encourage frugality and saving in the walfs of the streets, who pay six cents for each meal and for lodging at this worthy institution. Four per cent would be no inducement to Patsy, but when he can deposit one dollar and in three months have \$1.19 or \$1.20 in the bank, he has a great temptation to become a despositor.

If an ordinary savings bank were so liberal as to pay 6 per cent a month in-terest Patsy would have \$1.18 instead of \$1.19 or more at the end of three months, because a deposit has to remain six months or a year before both the interest and the principal begin to draw interest, and then again, interest is only computed from the beginning of each "quarter," or from the first days of January, April, July and

puted each month, and compound interest

puted each month, and compound interest is paid just as soon as any interest money is added to the principal. Just as soon, also, as a boy places his money in the bank it begins to draw interest.

The bank is on the third floor of the building, opposite the clerk's desk, in the general assembly room of the budging house. It is not larger than an ordinary pine table, containing about ten square feet. It looks very much like a section of Post Cffice boxes placed in a horizontal position. The boxes are about four inches square. They are numbered from I to 140 and each contains a slot through which the money can be dropped into the bank by the depositor. Each boy who has an account has

THE LARGEST DEPOSITOR. The largest depositor at present is Harry

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